

Fill in this information to identify your case:

United States Bankruptcy Court for the:

NORTHERN DISTRICT OF CALIFORNIA

Case number (if known) _____

Chapter 11

Check if this an
amended filing

Official Form 201

Voluntary Petition for Non-Individuals Filing for Bankruptcy

4/19

If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write the debtor's name and case number (if known). For more information, a separate document, *Instructions for Bankruptcy Forms for Non-Individuals*, is available.

1. Debtor's name	<u>Home Loan Center, Inc.</u>		
2. All other names debtor used in the last 8 years	<u>FDBA Lending Tree Loans</u> <u>FDBA Freeapprovalfinder.com, Inc.</u> Include any assumed names, trade names and doing business as names		
3. Debtor's federal Employer Identification Number (EIN)	<u>33-0970598</u>		
4. Debtor's address	Principal place of business <u>11115 Rushmore Drive</u> <u>Charlotte, NC 28277</u> Number, Street, City, State & ZIP Code <u>Mecklenburg</u> County	Mailing address, if different from principal place of business <u>7 West 41st Avenue - #523</u> <u>San Mateo, CA 94403</u> P.O. Box, Number, Street, City, State & ZIP Code Location of principal assets, if different from principal place of business Number, Street, City, State & ZIP Code	
5. Debtor's website (URL)	<u>None</u>		
6. Type of debtor	<input checked="" type="checkbox"/> Corporation (including Limited Liability Company (LLC) and Limited Liability Partnership (LLP)) <input type="checkbox"/> Partnership (excluding LLP) <input type="checkbox"/> Other. Specify: _____		

7. Describe debtor's business A. Check one:

Health Care Business (as defined in 11 U.S.C. § 101(27A))
 Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))
 Railroad (as defined in 11 U.S.C. § 101(44))
 Stockbroker (as defined in 11 U.S.C. § 101(53A))
 Commodity Broker (as defined in 11 U.S.C. § 101(6))
 Clearing Bank (as defined in 11 U.S.C. § 781(3))
 None of the above

B. Check all that apply

Tax-exempt entity (as described in 26 U.S.C. §501)
 Investment company, including hedge fund or pooled investment vehicle (as defined in 15 U.S.C. §80a-3)
 Investment advisor (as defined in 15 U.S.C. §80b-2(a)(11))

C. NAICS (North American Industry Classification System) 4-digit code that best describes debtor.

See <http://www.uscourts.gov/four-digit-national-association-naics-codes>.5239

8. Under which chapter of the Bankruptcy Code is the debtor filing?

Check one:

Chapter 7
 Chapter 9
 Chapter 11. Check all that apply:

 Chapter 12

Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,725,625 (amount subject to adjustment on 4/01/22 and every 3 years after that).
 The debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). If the debtor is a small business debtor, attach the most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if all of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).
 A plan is being filed with this petition.
 Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
 The debtor is required to file periodic reports (for example, 10K and 10Q) with the Securities and Exchange Commission according to § 13 or 15(d) of the Securities Exchange Act of 1934. File the attachment to *Voluntary Petition for Non-Individuals Filing for Bankruptcy under Chapter 11* (Official Form 201A) with this form.
 The debtor is a shell company as defined in the Securities Exchange Act of 1934 Rule 12b-2.

9. Were prior bankruptcy cases filed by or against the debtor within the last 8 years?

 No. Yes.

If more than 2 cases, attach a separate list.

District	When	Case number	Case number
District	When	Case number	Case number

10. Are any bankruptcy cases pending or being filed by a business partner or an affiliate of the debtor?

 No Yes.

List all cases. If more than 1, attach a separate list

Debtor	Relationship	Case number	Case number, if known
District	When	Case number	Case number, if known

11. Why is the case filed in this district? *Check all that apply:*

Debtor has had its domicile, principal place of business, or principal assets in this district for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other district.

A bankruptcy case concerning debtor's affiliate, general partner, or partnership is pending in this district.

12. Does the debtor own or have possession of any real property or personal property that needs immediate attention? No

Yes. Answer below for each property that needs immediate attention. Attach additional sheets if needed.

Why does the property need immediate attention? (Check all that apply.)

It poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety. *What is the hazard?*

It needs to be physically secured or protected from the weather.

It includes perishable goods or assets that could quickly deteriorate or lose value without attention (for example, livestock, seasonal goods, meat, dairy, produce, or securities-related assets or other options).

Other _____

Where is the property? _____

Number, Street, City, State & ZIP Code _____

Is the property insured?

No

Yes. Insurance agency _____

Contact name _____

Phone _____

Statistical and administrative information

13. Debtor's estimation of available funds *Check one:*

Funds will be available for distribution to unsecured creditors.

After any administrative expenses are paid, no funds will be available to unsecured creditors.

14. Estimated number of creditors 1-49 1,000-5,000 25,001-50,000
 50-99 5001-10,000 50,001-100,000
 100-199 10,001-25,000 More than 100,000
 200-999

15. Estimated Assets \$0 - \$50,000 \$1,000,001 - \$10 million \$500,000,001 - \$1 billion
 \$50,001 - \$100,000 \$10,000,001 - \$50 million \$1,000,000,001 - \$10 billion
 \$100,001 - \$500,000 \$50,000,001 - \$100 million \$10,000,000,001 - \$50 billion
 \$500,001 - \$1 million \$100,000,001 - \$500 million More than \$50 billion

16. Estimated Liabilities* \$0 - \$50,000 \$1,000,001 - \$10 million \$500,000,001 - \$1 billion
 \$50,001 - \$100,000 \$10,000,001 - \$50 million \$1,000,000,001 - \$10 billion
 \$100,001 - \$500,000 \$50,000,001 - \$100 million \$10,000,000,001 - \$50 billion
 \$500,001 - \$1 million \$100,000,001 - \$500 million More than \$50 billion

*Notwithstanding the entry of the RFC judgment, the Debtor believes that after its appeal is prosecuted, the aggregate claims against it will be in the range of liabilities checked on this petition. If the Debtor is not successful with its appeal, the amount of liabilities will be higher.

Debtor Home Loan Center, Inc.
Name

Case number (if known) _____

Request for Relief, Declaration, and Signatures

WARNING -- Bankruptcy fraud is a serious crime. Making a false statement in connection with a bankruptcy case can result in fines up to \$500,000 or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

**17. Declaration and signature
of authorized
representative of debtor**

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I have been authorized to file this petition on behalf of the debtor.

I have examined the information in this petition and have a reasonable belief that the information is true and correct.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on 07/21/2019
MM / DD / YYYY

X


Signature of authorized representative of debtor

Matthew English

Printed name

Title Chief Restructuring Officer

18. Signature of attorney

X /s/ Malhar S. Pagay
Signature of attorney for debtor

Date 07/21/2019

MM / DD / YYYY

Malhar S. Pagay
Printed name

Pachulski Stang Ziehl & Jones LLP
Firm name

10100 Santa Monica Blvd.
13th Floor
Los Angeles, CA 90067-4003
Number, Street, City, State & ZIP Code

Contact phone 310-277-8910 Email address mpagay@pazjlaw.com

189289 CA
Bar number and State

**RESOLUTIONS OF THE BOARD OF DIRECTORS OF
HOME LOAN CENTER, INC.
(a California corporation)**

A. Kyle Everett, being the sole member of the Board of Directors (the "Board") of Home Loan Center, Inc., a California corporation (the "Company"), adopts the following resolutions.

WHEREAS, the Board has considered the financial and operational (and non-operational) aspects of the Company's business;

WHEREAS, the Board has considered the company's assets as well as its current and long term liabilities of the Company (including but not limited to the judgment against the Company in connection with *ResCap Liquidating Trust v. HLC*, Case No 14-cv-1716 by the United States District Court for the District of Minnesota (the "RFC Litigation"), the litigation pending against the Company in *In re Lehman Brothers Holdings, Inc. (Lehman Brothers Holdings, Inc. v. HLC)*, Adversary Proceeding No. 16-01019 in the United States Bankruptcy Court for the Southern District of New York (Bankruptcy Case No. 08-13555), indemnification demands made by CitiBank, N.A, JP Morgan Chase & Co., Deutsche Bank National Trust Co., and potential indemnification obligations to other investors;

WHEREAS, the Board has, over the last several months, reviewed the materials presented to it by the management of and the advisors to the Company regarding the possible need to undertake a financial restructuring of the Company;

WHEREAS, the Board has analyzed each of the financial and strategic alternatives available to it, the significant likelihood of success in connection with appeal of the judgment in the RFC litigation and the impact of the foregoing on the Company's stakeholders. Specifically, the Board is aware that the plaintiff in the RFC Litigation will be authorized to commence execution efforts with respect to the judgment on or about July 22, 2019 unless the Company is able to post a bond to stay enforcement of the judgment pending the Company's appeal of the judgment. Execution on the judgment would prejudice other stakeholders by eliminating the availability of assets to satisfy claims and interests asserted by other stakeholders. Since the Company lacks the financial resources to post a bond, the only way to protect the interests of all stakeholders is to commence a case under chapter 11 of the United States Bankruptcy Code to obtain the benefits of the automatic stay while the Company appeals the judgment and to provide the Company with an efficient and cost-effective forum to resolve any other claims against the Company.

NOW, THEREFORE, BE IT RESOLVED, that in the judgment of the Board, it is desirable and in the best interests of the Company, its creditors, stockholders and other interested parties that a petition be filed by the Company seeking relief under the provisions of chapter 11 of title 11 of the United States Code (the "Bankruptcy Code") in the United States Bankruptcy Court for the Northern District of California (the "Bankruptcy Court");

RESOLVED, that the officer of the Company (the "Authorized Officer") be, and hereby is, authorized on behalf of the Company to execute, verify and file all petitions, schedules, lists, and other papers or documents, and to take and perform any and all further actions and steps that

such Authorized Officer deems necessary, desirable and proper in connection with the Company's chapter 11 case, with a view to the successful prosecution of such case;

RESOLVED, that the Authorized Officer, on behalf of the Company, is authorized, empowered and directed to retain the law firm of Pachulski Stang Ziehl & Jones LLP ("PSZ&J") as bankruptcy counsel to represent and assist the Company in carrying out its duties under chapter 11 of the Bankruptcy Code, and to take any and all actions to advance the Company's rights in connection therewith, and the Authorized Officer is hereby authorized and directed to execute appropriate retention agreements, pay appropriate retainers prior to the filing of the bankruptcy, and to cause to be filed an appropriate application for authority to retain the services of PSZ&J;

RESOLVED, that the Authorized Officer, on behalf of the Company, is authorized, empowered and directed to retain the firm of Arch & Beam Global, LLC ("Arch + Beam") to provide Matthew English as Chief Restructuring Officer effective as of the date the petition is filed, and in connection therewith, the Authorized Officer is hereby authorized and directed to execute appropriate retention agreements, pay appropriate retainers prior to the filing of the bankruptcy, and to cause to be filed an appropriate application for authority to retain the services of Arch + Beam;

RESOLVED, that the Authorized Officer, on behalf of the Company, is authorized, empowered and directed to retain the services of Williams & Connolly LLP ("W&C") as the Company's special litigation and appellate counsel, effective as of the date the petition is filed, and in connection therewith, the Authorized Officer is hereby authorized and directed to execute appropriate retention agreements, pay appropriate retainers prior to the filing of the bankruptcy, and to cause to be filed an appropriate application for authority to retain the services of W&C;

RESOLVED, that the Authorized Officer of the Company be, and hereby is, authorized and directed to employ any other professionals necessary to assist the Company in carrying out its duties under the Bankruptcy Code; and in connection therewith, the officers of the Company are hereby authorized and directed to execute appropriate retention agreements, pay appropriate retainers prior to the filing of the chapter 11 case and cause to be filed appropriate applications with the Bankruptcy Court for authority to retain the services of any other professionals, as necessary, and on such terms as are deemed necessary, desirable and proper;

RESOLVED, that the Authorized Officer be, and hereby is, authorized on behalf of the Company to take any and all actions, to execute, deliver, certify, file and/or record and perform any and all documents, agreements, instruments, motions, affidavits, applications for approvals or rulings of governmental or regulatory authorities or certificates and to take any and all actions and steps deemed by such Authorized Officer to be necessary or desirable to carry out the purpose and intent of each of the foregoing resolutions and to effectuate a successful chapter 11 case;

RESOLVED, that any and all actions heretofore taken by the Authorized Officer or the director of the Company in the name and on behalf of the Company in furtherance of the purpose and intent of any or all of the foregoing resolutions be, and hereby are, ratified, confirmed, and approved in all respects; and

RESOLVED, that the foregoing resolutions be filed with the records of the meetings of the Board.

Dated: 7/16/19


A. Kyle Everett

Fill in this information to identify the case:

Debtor name Home Loan Center, Inc.

United States Bankruptcy Court for the: Northern District of California

(State)

Case number (If known): 19-

Check if this is an amended filing

Official Form 204

Chapter 11 or Chapter 9 Cases: List of Creditors Who Have the 20 Largest Unsecured Claims and Are Not Insiders

12/15

A list of creditors holding the 20 largest unsecured claims must be filed in a Chapter 11 or Chapter 9 case. Include claims which the debtor disputes. Do not include claims by any person or entity who is an *insider*, as defined in 11 U.S.C. § 101(31). Also, do not include claims by secured creditors, unless the unsecured claim resulting from inadequate collateral value places the creditor among the holders of the 20 largest unsecured claims, on a consolidated basis.

Name of creditor and complete mailing address, including zip code	Name, telephone number, and email address of creditor contact	Nature of the claim (for example, trade debts, bank loans, professional services, and government contracts)	Indicate if claim is contingent, unliquidated, or disputed	Amount of unsecured claim		
				Total claim, if partially secured	Deduction for value of collateral or setoff	Unsecured claim
1 ResCap Liquidating Trust (as successor to Residential Funding Company, LLC) Quinn Emanuel Urquhart & Sullivan, LLP 51 Madison Avenue 22nd Floor New York, NY 10010	Kathleen Sullivan, Esq. Tel: (212) 849-7000 kathleensullivan@quinnemanuel.com	Judgment	Disputed			\$68,484,502.06 ¹
2 Lehman Brothers Holdings Inc. Wollmuth Maher & Deutsch LLP William Maher, Esq. 500 5th Avenue New York, NY 10110 Fox Rothschild LLP Michael A. Rollin, Esq. 101 Park Avenue, 17th Flr New York, NY 10178	Wollmuth Maher & Deutsch LLP William Maher, Esq. Tel: (212) 382-3300 wmaher@wmd-law.com Fox Rothschild LLP Michael A. Rollin, Esq. Tel: (212) 878-7900 mrollin@foxrothschild.com	Indemnification	Contingent Unliquidated Disputed			\$40,200,000.00 ²

¹ The Debtor believes that the claim asserted by ResCap Liquidating Trust is substantially overstated and that it will be allowed, if at all, in a substantially reduced amount.

² The Debtor believes that the claim asserted by Lehman Brothers Holdings Inc. is substantially overstated and that it will be allowed, if at all, in a substantially reduced amount.

Name of creditor and complete mailing address, including zip code	Name, telephone number, and email address of creditor contact	Nature of the claim (for example, trade debts, bank loans, professional services, and government contracts)	Indicate if claim is contingent, unliquidated, or disputed	Amount of unsecured claim		
				Total claim, if partially secured	Deduction for value of collateral or setoff	Unsecured claim
3 JP Morgan Chase & Co. Four New York Plaza 19 th Floor New York, NY 10004-2413	Annette C. Rizzi, Associate General Counsel Tel:(212) 623-1570 Annette.c.rizzi@jpmorganchase.com	Indemnification	Contingent Unliquidated Disputed			\$3,100,000.000
4 Christy Rogers Ellis and Jimmy Hoyt Ellis c/o William J. Brown & Associates, PLLC 23 N. Ocoee St. P.O. Box 1001 Cleveland, TN 37364	Andrew J. Brown, Esq. Tel: (423) 476-4515	Judgment				\$1,500.00
5 Citibank, N.A. Citi Mortgage, Inc. 1000 Technology Dr. O'Fallon, MO 63368	Becky Hancock, Repurchase Coordinator	Indemnification	Contingent Unliquidated Disputed			Unknown
6 Credit Suisse 1 Madison Ave. New York, NY 10010	Attention: Mortgage Banking Department	Indemnification	Contingent Unliquidated Disputed			Unknown
7 Encore Credit Corporation 1833 Alton Pkwy. Irvine, CA 92606	Attention: Mortgage Banking Department	Indemnification	Contingent Unliquidated Disputed			Unknown
8 Federal Home Loan Mortgage Corporation 8200 Jones Branch Dr. McLean, VA 22102-3110	Attention: Mortgage Banking Department	Indemnification	Contingent Unliquidated Disputed			Unknown
9 GMAC Bank P.O. Box 380901 Bloomington, MN 55438	Attention: Mortgage Banking Department	Indemnification	Contingent Unliquidated Disputed			Unknown
10 National City Mortgage Co. P.O. Box 1820 Dayton, OH 45401-1820	Attention: Mortgage Banking Department	Indemnification	Contingent Unliquidated Disputed			Unknown
11 US Bank P.O. Box 790408 St. Louis, MO 63179-0408	Attention: Mortgage Banking Department	Indemnification	Contingent Unliquidated Disputed			Unknown

Name of creditor and complete mailing address, including zip code	Name, telephone number, and email address of creditor contact	Nature of the claim (for example, trade debts, bank loans, professional services, and government contracts)	Indicate if claim is contingent, unliquidated, or disputed	Amount of unsecured claim		
				Total claim, if partially secured	Deduction for value of collateral or setoff	Unsecured claim
12 Deutsche Bank National Trust Co. 1961 East Saint Andrew Place Santa Ana, CA 92705	Attention: Mortgage Banking Department	Indemnification	Contingent Unliquidated Disputed			Unknown
13 One West Bank, a division of CIT Bank, N.A. Successor to IndyMac Federal Bank, FSB 75 North Fair Oaks Avenue Pasadena, CA 91103	Attention: Mortgage Banking Department	Indemnification	Contingent Unliquidated Disputed			Unknown

1 Jeffrey N. Pomerantz (CA Bar No. 143717)
2 Jeremy V. Richards (CA Bar No. 102300)
3 Malhar S. Pagay (CA Bar No. 189289)
4 Pachulski Stang Ziehl & Jones LLP
5 10100 Santa Monica Blvd., 13th Floor
6 Los Angeles, CA 90067
7 Telephone: 310.277.6910
8 Facsimile: 310.201.0760
9 Email: jpomerantz@pszjlaw.com
jrichards@pszjlaw.com
mpagay@pszjlaw.com

10 Henry C. Kevane (CA Bar No. 125757)
11 Pachulski Stang Ziehl & Jones LLP
12 150 California St., 15th Floor
13 San Francisco, CA 94111
14 Telephone: 415.263.7000
15 Facsimile: 415.263.7010
16 Email: hkevane@pszjlaw.com

17 Proposed Attorneys for Home Loan Center, Inc.

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UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF CALIFORNIA

10 In re: Chapter 11
11 HOME LOAN CENTER, INC., Case No. 19-____ (____)
12
13 Debtor.
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**LIST OF EQUITY SECURITY
HOLDERS**

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Following is the list of the Debtor's equity security holders which is prepared in accordance with
rule 1007(a)(3) for filing in this Chapter 11 Case:

Name and Last Known Address or Place of Business of Holder	Security Class	Number of Securities	Kind of Interest
Lending Tree, LLC 11115 Rushmore Drive Charlotte, NC 28277-3442	Common	100%	100%

Jeffrey N. Pomerantz (CA Bar No. 143717)
Jeremy V. Richards (CA Bar No. 102300)
Malhar S. Pagay (CA Bar No. 189289)
Pachulski Stang Ziehl & Jones LLP
10100 Santa Monica Blvd., 13th Floor
Los Angeles, CA 90067
Telephone: 310.277.6910
Facsimile: 310.201.0760
Email: jpomerantz@pszjlaw.com
jrichards@pszjlaw.com
mpagay@pszjlaw.com

Henry C. Kevane (CA Bar No. 125757)
Pachulski Stang Ziehl & Jones LLP
150 California St., 15th Floor
San Francisco, CA 94111
Telephone: 415.263.7000
Facsimile: 415.263.7010
Email: hkevane@pszjlaw.com

Proposed Attorneys for Home Loan Center, Inc.

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF CALIFORNIA

In re:
HOME LOAN CENTER, INC.
Debtor.

Chapter 11

CORPORATE OWNERSHIP STATEMENT (RULE 7007.1)

Pursuant to Federal Rule of Bankruptcy Procedure 7007.1 and to enable the Judges to evaluate possible disqualification or recusal, the Debtor, certifies that the following is a corporation other than the Debtor, or a governmental unit, that directly or indirectly owns 10% or more of any class of the corporation's equity interests, or states that there are no entities to report under FRBP 7007.1.

None [check if applicable]

Name: Lending Tree, LLC
Address: 11115 Rushmore Drive
Charlotte, NC 28277-3442

1 Jeffrey N. Pomerantz (CA Bar No. 143717)
2 Jeremy V. Richards (CA Bar No. 102300)
3 Malhar S. Pagay (CA Bar No. 189289)
4 Pachulski Stang Ziehl & Jones LLP
5 10100 Santa Monica Blvd., 13th Floor
6 Los Angeles, CA 90067
7 Telephone: 310.277.6910
8 Facsimile: 310.201.0760
9 Email: jpomerantz@pszjlaw.com
10 jrichards@pszjlaw.com
11 mpagay@pszjlaw.com

12 Henry C. Kevane (CA Bar No. 125757)
13 Pachulski Stang Ziehl & Jones LLP
14 150 California St., 15th Floor
15 San Francisco, CA 94111
16 Telephone: 415.263.7000
17 Facsimile: 415.263.7010
18 Email: hkevane@pszjlaw.com

19 Proposed Attorneys for Home Loan Center, Inc.

20 **UNITED STATES BANKRUPTCY COURT**
21 **NORTHERN DISTRICT OF CALIFORNIA**

22 In re:

23 HOME LOAN CENTER, INC.,

24 Debtor.

25 Chapter 11

26 Case No. 19-_____ (____)

27 **CERTIFICATION OF CREDITOR
28 MATRIX**

29 Pursuant to Rule 1007(a)(1) of the Federal Rules of Bankruptcy Procedure, the above
30 captioned Debtor hereby certifies that the *Creditor Matrix* submitted herewith contains the names
31 and addresses of the Debtor's creditors. To the best of the Debtor's knowledge, the *Creditor Matrix*
32 is complete, correct, and consistent with the Debtor's books and records.

33 The information contained herein is based upon a review of the Debtor's books and records
34 as of the petition date. However, no comprehensive legal and/or factual investigations with regard to
35 possible defenses to any claims set forth in the *Creditor Matrix* have been completed. Therefore, the
36 listing does not, and should not, be deemed to constitute: (1) a waiver of any defense to any listed
37 claims; (2) an acknowledgement of the allowability of any listed claims; and/or (3) a waiver of any
38 other right or legal position of the Debtor.

Fill in this information to identify the case:

Debtor name Home Loan Center, Inc.

United States Bankruptcy Court for the: NORTHERN DISTRICT OF CALIFORNIA

Case number (if known) _____

Check if this is an amended filing

Official Form 202

Declaration Under Penalty of Perjury for Non-Individual Debtors

12/15

An individual who is authorized to act on behalf of a non-individual debtor, such as a corporation or partnership, must sign and submit this form for the schedules of assets and liabilities, any other document that requires a declaration that is not included in the document, and any amendments of those documents. This form must state the individual's position or relationship to the debtor, the identity of the document, and the date. Bankruptcy Rules 1008 and 9011.

WARNING – Bankruptcy fraud is a serious crime. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$600,000 or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Declaration and signature

I am the president, another officer, or an authorized agent of the corporation; a member or an authorized agent of the partnership; or another individual serving as a representative of the debtor in this case.

I have examined the information in the documents checked below and I have a reasonable belief that the information is true and correct:

- Schedule A/B: Assets-Real and Personal Property (Official Form 206A/B)
- Schedule D: Creditors Who Have Claims Secured by Property (Official Form 206D)
- Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 206E/F)
- Schedule G: Executory Contracts and Unexpired Leases (Official Form 206G)
- Schedule H: Codebtors (Official Form 206H)
- Summary of Assets and Liabilities for Non-Individuals (Official Form 206Sum)
- Amended Schedule
- Chapter 11 or Chapter 9 Cases: List of Creditors Who Have the 20 Largest Unsecured Claims and Are Not Insiders (Official Form 204)
- Other document that requires a declaration List of Equity Holders, Corporate Ownership Statement, Creditor Matrix Verification

I declare under penalty of perjury that the foregoing is true and correct.

Executed on 07/21/2019

x



Signature of individual signing on behalf of debtor

Matthew English

Printed name

Chief Restructuring Officer

Position or relationship to debtor

1900 Capital Trust II
c/o Gross, Polowy & Orlans, Esq.
1775 Wehrele Dr., Ste. 100
Buffalo, NY 14221

Adam Steven Kerekanich
13801 Riverport Drive. Suite 502
Maryland Heights, MO 63043

Alabama Dept of Revenue
P.O. Box 320001
Montgomery, AL 36132

Alan D. Walton
Re: Pamela Lee Techow
8070 Main Street, Box 489
Birch Run, MI 48415

Alaska Dept of Revenue
P.O. Box 110400
Juneau, AK 99811

Andrew J. Brown, Esq.
William J. Brown & Associates, PLLC
23 N. Ocoee St.
P.O. Box 1001
Cleveland, TN 37364

Arizona Dept of Revenue
2005 North Central Ave.
Ste. 100
Phoenix, AZ 85004

Arkansas Dept of Finance and Admin
P.O. Box 1272
Little Rock, AR 72203

Audrey Earl Featherston
2985 Hwy. 13
Erin, TN 37061

Bank of America
c/o Frenkel Lambert Weiss Weisma
20 West Main Street
Bay Shore, NY 11706

Bank of America
2112 Business Center Drive
Second Floor
Irvine, CA 92612

Bank of America Home Loans
Warehouse Lending
8511 Fallbrook Ave., 3rd Floor
Mail Code: CA9-911-03-23
West Hills, CA 91304

Bank of America Home Loans
225 West Hillcrest Drive
Mail Code: CA6-918-01-03
Thousand Oaks, CA 91360

Bank of New York Mellon
255 Merrick Rd.
Rockville Centre, NY 11570

Bank of New York Mellon
c/o Maria Siderus
242 Drexel Ave
Westbury, NY 11590

Bank of New York Mellon
c/o Joshua R. Orem
Shapiro & Sutherland LLC
7632 SW Durham Rd, Ste 350
Tigard, OR 97224

Bank of NY Mellon
c/o Robin L. Miller
400 S. Hope St.
Ste. 400
Los Angeles, CA 90071

Barry Ray Collier
2634 Martin Luther King Highway
Waverly, VA 23890

Bayview Loan Servicing, LLC
c/o O'Connell Attmore & Morris LLC
280 Trumbull St.
Hartford, CT 06103-3598

Beneficial Homeowner Service
c/o Fein, Such & Crane
28 East Main St., Suite 1800
Rochester, NY 14614

Brian Jay Powers
7328 Chesapeake Road
Middle Village, MD 21220

California Sec of State - Fee/Tax Admin
Account Info Group, MIC 29
P.O. Box 924879
Sacramento, CA 94279

Celeste Y. Braxton, et al.
2227 W. Jefferson St.
Louisville, KY 40212

Charles A. Reinhardt, Jr.
Re: City of Durham
3805 University Drive, STE E
Durham, NC 27707

Chase Mortgage Warehouse Finance
Attn: Veronica J. Chapple
Senior Operations Manager
14800 Frye Road, Mailstop TX1-0022
Fort Worth, TX 76155

CIT Bank, NA
c/o Windels Marx Lane LLP
156 W 56th Street
New York, NY 10019

CitiBank, N.A.
Becky Hancock, Repurchase Coordinator,
Citi Mortgage, Inc.
1000 Technology Dr.
O Fallon, MO 63368

CitiMortgage, Inc.
Attn: Richard P. McCoppin
Manager Eligibility & Wholesale MIS
1000 Technology Drive/MS 111
O'Fallon, MO 63304

Codilis Law, LLC
Re: Wells Fargo Bank
8050 Cleveland Place
Merrillville, IN 46410

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West Hills, CA 91304

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Correspondent Lending Division
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Simi Valley, CA 93065

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Attn: Mortgage Banking Dept.
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McCalla Raymer Leibert Pierce LLC
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Ditech Financial LLC
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Employment Development Department
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1833 Alton Pkwy
Irvine, CA 92606

Federal Home Loan Mortgage Corporation
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8200 Jones Branch Dr.
Mc Lean, VA 22102-3110

Federal National Mortgage Association
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Hamden, CT 06518

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Jason P. Grable
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Norwich, CT 06360

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North Carolina Dept of Revenue
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